

facilitating a single payment for the ordered [of those] goods or [and] services on behalf of the at least two of the plurality of customers.

REMARKS

By the above amendment, claims 22-25 have been amended and claim 26 has been cancelled. Therefore, claims 22-25 are pending in the present application. Applicant kindly requests reconsideration of the pending claims.

Drawings

Applicant does not believe corrected drawings are required in response to the outstanding Office Action. The examiner has not made any specific objections to the drawings but has instead noted informalities cited by the Official Draftsperson in the accompanying PTO-948 form. Applicant requests that the submission of formal drawings, which will correct the draftsperson's objections, be deferred until the issuance of a notice of allowance.

Amended Claim 25 Complies with 35 U.S.C. 112, 2nd Paragraph

The examiner alleged that it was unclear whether the payment was a single payment or was a payment available to a plurality of consumers in claim 26. Applicant has cancelled claim 26 and amended claim 25 to include the phrase of "facilitating a single payment." Applicant believes that this amendment renders this rejection moot.

Amended Claims 22-24 are Distinguishable Over O'Neil et al.

O'Neil et al. do describe establishing electronic personal information agents (E-PIAs) for individuals. However, column 2, lines 16-22 fail to state that the establishment of these E-PIAs establishes anonymity among those within the E-Metro Community from those outside of the E-Metro Community. In fact, O'Neil et al. go on state that “[o]nce a user is a member of an E-Metro community, the member can assign access rules to each piece of personal information. These access rules set the requirements that must be met before an individual piece of information can be processed” in column 2, lines 34-38. This statement indicates that there is not a blanket anonymization of data, but rather guidelines that are established to dictate when information is released. It is possible that the O'Neil et al. system does NOT anonymize data because the presumption is that when a data requestor has passed the hurdles established by the guidelines, he/she is o.k. to receive non-anonymized data. Thus, it is not clear from the citation provided by the examiner that O'Neil et al. does anonymize data consistent with the remaining limitations of claim 22.

Claims 23 and 24 are also patentable over O'Neil et al. based upon their dependency on an allowable independent claim.

Amended Claim 25 is Distinguishable Over O'Neil et al. and Bezos et al.

Amended claim 25 recites “facilitating a single payment for the goods or services” to the merchant on behalf of the “at least two of the plurality of customers”. Thus, claim 25, as amended, provides for a single source of payment for the merchant when at least two

customers buy goods or services from that merchant. Since neither O'Neil et al. nor Bezos et al. describe using a single form of payment to pay for at least two customers making purchases, it follows that claim 25 is distinguishable over the combination of O'Neil et al. and Bezos et al.

Conclusion

Applicant respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the examiner believes that the prosecution might be advanced by discussing the application with applicant's representative, the examiner is encouraged to contact the representative at the below phone number.

Respectfully submitted,

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